

<b>Notice of References Cited</b>		Application/Control No. 10/080,902	Applicant(s)/Patent Under Reexamination HIBBERT ET AL.	
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**U.S. PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
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**FOREIGN PATENT DOCUMENTS**

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**NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Federal Reserve Bank of Chicago. Banker's Guide To Risk-Based Fair Lending Examinations. January 31, 2001. Pg. 1-9
	V	
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\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
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